

United States Bankruptcy Court
Eastern District of New YorkIn re:
Gustavo Chajet
DebtorCase No. 17-46982-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 32

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db
smg Gustavo Chajet, 6 S Bridge St, Staten Island, NY 10309-2619
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9170665 Citimortgage Inc, Attn: Bankruptcy, PO Box 6423, Sioux Falls, SD 57117
9170667 Div 726 Fcu, 4866 Arthur Kill Rd, Staten Island, NY 10309-2633
9188234 +Ford Motor Credit Company LLC, as agent for CAB East, LLC, c/o Schiller, Knapp,,
Lefkowitz & Hertz, LLP, 950 New Loudon Road, Latham, NY 12110-2100
9170674 Law Office of Anthony J Maiocchi, 22 Saw Mill River Rd, Hawthorne, NY 10532-1533
9170678 Rubin & Rothman, 1787 Veterans Hwy, Islandia, NY 11749-1500
9170679 Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
9170681 +Staten island Medical of New York, PO Box 0032, Northbrook, IL 60065-0032
9170686 Visa, PO Box 31279, Tampa, FL 33631-3279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 11 2018 18:40:28
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Apr 11 2018 18:39:28
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9170661 EDI: TSYS2.COM Apr 11 2018 22:28:00 Barclays Bank Delaware, 100 S West St,
Wilmington, DE 19801-5015
9170662 EDI: TSYS2.COM Apr 11 2018 22:28:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
9170663 EDI: CAPITALONE.COM Apr 11 2018 22:28:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
9170664 EDI: CAPITALONE.COM Apr 11 2018 22:28:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City, UT 84130-0253
9170666 EDI: CIAC.COM Apr 11 2018 22:28:00 Citimortgage Inc, PO Box 9438,
Gaithersburg, MD 20898-9438
9170669 EDI: FORD.COM Apr 11 2018 22:28:00 Ford Motor Credit, National Bankruptcy Service Center,
PO Box 62180, Colorado Springs, CO 80962-2180
9170668 EDI: FORD.COM Apr 11 2018 22:28:00 Ford Credit, PO Box 220564,
Pittsburgh, PA 15257-2564
9170670 +EDI: FORD.COM Apr 11 2018 22:28:00 Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000
9170671 EDI: HFC.COM Apr 11 2018 22:28:00 Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
9170672 EDI: HFC.COM Apr 11 2018 22:28:00 Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
9170673 EDI: IRS.COM Apr 11 2018 22:28:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
9170676 +E-mail/Text: bk@lendingclub.com Apr 11 2018 18:39:53 Lending Club Corp, 71 Stevenson St,
San Francisco, CA 94105-2985
9170675 E-mail/Text: bk@lendingclub.com Apr 11 2018 18:39:53 Lending Club Corp,
71 Stevenson St Ste 300, San Francisco, CA 94105-2985
9170677 EDI: PRA.COM Apr 11 2018 22:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
9170680 E-mail/Text: specialservicing@sofi.com Apr 11 2018 18:40:01 Sofi Lending Corp,
1 Letterman Dr, San Francisco, CA 94129-1494
9170682 E-mail/Text: bankruptcy@lightstream.com Apr 11 2018 18:40:02 Suntrust,
655 W Broadway Ste 1300, San Diego, CA 92101-8490
9170683 EDI: RMSC.COM Apr 11 2018 22:28:00 Syncb/paypal Smart Con, PO Box 965005,
Orlando, FL 32896-5005
9170684 EDI: RMSC.COM Apr 11 2018 22:28:00 Synchrony Bank, BP Visa/Syncb, PO Box 530942,
Atlanta, GA 30353-0942
9170685 EDI: RMSC.COM Apr 11 2018 22:28:00 Synchrony Bank/Paypal Cr, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Gustavo Chajet kzazz007@yahoo.com
Martin A Mooney on behalf of Creditor Ford Motor Credit Company LLC as agent for CAB East,
LLC ahight@schillerknapp.com, kcollins@schillerknapp.com;bfisher@schillerknapp.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Gustavo Chajet**Social Security number or ITIN **xxx-xx-4350**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-17-46982-cec****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Gustavo Chajet

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: April 11, 2018

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.